

<b>Information to identify the case:</b>			
Debtor 1	<b>Braden J. Heider</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-70277-JAD</b>		
	Social Security number or ITIN	<b>xxx-xx-1666</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 5/8/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Braden J. Heider	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2044 Klines Mill Road Boswell, PA 15531	
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcclrathlaw.com">ecf@mcclrathlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 7/24/19

**For more information, see page 2**

Debtor **Braden J. Heider**

Case number **19-70277-JAD**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 16, 2019 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 10/15/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 7/17/19</b>   <b>Filing deadline: 11/4/19</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>8/16/19 at 03:00 PM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Braden J. Heider  
 Debtor

Case No. 19-70277-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: llea  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db +Braden J. Heider, 2044 Klines Mill Road, Boswell, PA 15531-2542  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15048432 +Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674  
 15068575 +Carol Ann Young & Associates, 530 N Center Ave, Somerset, PA 15501-1431  
 15048433 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 15048435 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
 15048438 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 15058306 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 15048439 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
 15068583 +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000  
 15065334 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15048443 +Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326  
 15048444 +Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 15068592 +Somerset Hospital, 225 S Center Street, Somerset, PA 15501-2088  
 15050349 +US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Jul 25 2019 03:24:50 Paul W. McElrath, Jr.,  
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:48 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 25 2019 03:25:59  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Jul 25 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15048428 +EDI: AMEREXPR.COM Jul 25 2019 07:03:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871

15048429 EDI: BANKAMER.COM Jul 25 2019 07:03:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998

15048437 EDI: BANKAMER.COM Jul 25 2019 07:03:00 Fia Card Services, Po Box 982238,  
 El Paso, TX 79998

15048430 EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238

15048431 +EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One, N.a., Po Box 30273,  
 Salt Lake City, UT 84130-0273

15048434 +EDI: CHASE.COM Jul 25 2019 07:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

15048436 +EDI: DISCOVER.COM Jul 25 2019 07:03:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316

15048442 +EDI: IRS.COM Jul 25 2019 07:03:00 Internal Revenue Service, 1000 Liberty Avenue,  
 Room 727, Pittsburgh, PA 15222-4107

15085377 EDI: RESURGENT.COM Jul 25 2019 07:03:00 LVNV Funding, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587

15048445 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:48 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

15048446 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 25 2019 03:26:21 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906

15074644 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 25 2019 03:26:21 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408

15048447 +EDI: SEARS.COM Jul 25 2019 07:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

15049699 +EDI: RMSC.COM Jul 25 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 15068570\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 15068593\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 15068571\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 15068594\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 15068580\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Fia Card Services, Po Box 982238, El Paso, TX 79998)  
 15068603\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Fia Card Services, Po Box 982238, El Paso, TX 79998)  
 15068572\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)

District/off: 0315-7

User: llea  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jul 24, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15068595\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)  
15068573\* +Capital One, N.a., Po Box 30273, Salt Lake City, UT 84130-0273  
15068596\* +Capital One, N.a., Po Box 30273, Salt Lake City, UT 84130-0273  
15068574\* +Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674  
15068597\* +Capital One/boscovs, Po Box 4274, Reading, PA 19606-0674  
15068598\* +Carol Ann Young & Associates, 530 N Center Ave, Somerset, PA 15501-1431  
15068576\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
15068599\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
15068577\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
15068600\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
15068578\* +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
15068601\* +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217  
15068579\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
15068602\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
15068581\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
15068604\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
15068582\* +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
15068605\* +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
15068606\* +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000  
15048440\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
15068584\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
15068607\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
15068586\* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
15068609\* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107  
15048441\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
15068585\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
15068608\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
15066199\* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
15068587\* +Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326  
15068610\* +Jstc Employees Fcu, 969 Eisenhower Blvd Ste, Johnstown, PA 15904-3326  
15068588\* +Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243  
15068611\* +Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243  
15068589\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
15068612\* PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
15068590\* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906  
15068613\* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906  
15068591\* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
15068614\* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
15068615\* +Somerset Hospital, 225 S Center Street, Somerset, PA 15501-2088

TOTALS: 1, \* 46, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroupp@kmlawgroup.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Braden J. Heider ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4